

**Table I.D.3(2002) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.5%	20.8%	26.4%	31.3%	26.4%	21.3%	25.3%	23.1%
Industry group **								
Agric., fish., forest.	22.5%	12.9% *	39.6%	28.3%	21.3% *	23.3%	22.2%	22.6%
Mining and manufacturing	17.0%	22.8%	21.3%	27.3%	17.9%	14.6%	24.2%	16.3%
Construction	27.8%	20.7%	30.1%	31.9%	27.2%	24.3%	26.2%	29.8%
Utilities and transp.	17.5%	21.2%	18.6% *	21.6%	17.3%	16.8%	17.3%	17.5%
Wholesale trade	20.7%	15.4%	17.7%	24.9%	25.8%	18.5%	18.6%	21.3%
Fin. svcs. and real estate	25.2%	18.8%	31.6%	33.3%	31.5%	23.9%	26.3%	25.1%
Retail trade	29.6%	22.2%	30.9%	46.9%	37.4%	24.4%	33.6%	28.5%
Professional services	24.9%	21.9%	27.3%	32.0%	28.4%	23.0%	25.3%	24.8%
Other services	29.0%	23.4%	25.5%	30.4%	35.8%	27.7%	25.3%	29.9%
Ownership								
For profit, incorporated	23.1%	19.9%	26.9%	32.5%	25.8%	20.7%	25.6%	22.6%
For profit, unincorporated	27.8%	24.0%	34.3%	29.7%	30.2%	24.8%	28.3%	27.5%
Nonprofit	23.9%	20.7%	15.7%	26.2%	26.7%	23.0%	20.9%	24.4%
Unknown	23.2%	68.7%	.	14.4% *	27.8%	22.9%	22.3% *	23.2%
Age of firm								
Less than 5 years	24.9%	20.4%	27.2%	26.1%	26.8%	25.5%	23.8%	26.3%
5-9 years	27.5%	26.6%	26.1%	33.7%	27.3%	24.9%	27.6%	27.4%
10-19 years	29.7%	20.2%	29.8%	36.4%	29.4%	29.6%	26.7%	32.1%
20 or more years	23.1%	19.2%	24.6%	29.6%	25.9%	20.6%	24.4%	22.9%
Unknown	21.4%	.	.	32.9%	24.4%	21.3%	43.8%	21.4%
Multi/single status								
2 or more locations	22.3%	18.9%	31.9%	29.1%	26.1%	21.2%	27.5%	22.2%
1 location only	26.7%	20.9%	26.0%	32.1%	27.1%	23.0%	25.1%	28.7%
Percent full-time employees								
Less than 25%	30.3%	27.3%	26.0%	27.1%	28.5%	32.7%	26.5%	31.9%
25-49 %	29.8%	16.2%	29.2%	39.7%	35.1%	28.5%	25.3%	30.7%
50-74 %	26.5%	17.8%	29.1%	25.7%	32.0%	26.0%	23.2%	27.3%
75% or more	22.9%	21.3%	26.0%	31.8%	25.5%	20.5%	25.6%	22.4%
Union presence								
No union employees	25.2%	21.1%	27.2%	34.4%	28.5%	22.3%	26.5%	24.9%
Has union employees	17.7%	18.1% *	18.3%	18.6%	17.0%	17.6%	16.7%	17.7%
Unknown	24.9%	12.7% *	23.7% *	33.2%	28.8%	24.7%	24.2%	25.0%
Percent low wage employees								
50% or more low wage	31.7%	24.0%	29.2%	31.4%	35.0%	32.8%	27.4%	33.4%
Less than 50% low wage	24.1%	20.4%	26.1%	31.0%	25.4%	20.6%	25.1%	23.7%
Unknown	21.5%	18.3% *	26.4%	38.6%	26.1%	21.1%	25.5%	21.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.3(2002) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	1.07%	0.61%	1.35%	0.98%	0.35%	0.29%	0.35%
Industry group **								
Agric., fish., forest.	2.54%	5.09% *	11.11%	6.44%	7.06% *	5.50%	5.41%	5.43%
Mining and manufacturing	0.57%	3.46%	3.34%	1.13%	0.82%	0.64%	1.49%	0.61%
Construction	2.11%	3.60%	4.51%	4.67%	3.05%	4.24%	1.64%	3.53%
Utilities and transp.	0.66%	4.48%	7.27% *	3.96%	2.67%	0.70%	2.20%	0.69%
Wholesale trade	0.94%	2.23%	2.35%	3.66%	3.27%	1.39%	1.65%	1.23%
Fin. svcs. and real estate	0.78%	1.92%	4.01%	3.11%	2.04%	0.98%	1.92%	0.87%
Retail trade	0.96%	4.11%	1.71%	1.52%	3.18%	1.59%	1.77%	1.36%
Professional services	0.65%	1.39%	2.02%	2.90%	1.98%	0.78%	0.70%	0.77%
Other services	1.32%	3.45%	2.89%	2.19%	2.48%	1.52%	1.59%	1.53%
Ownership								
For profit, incorporated	0.33%	1.20%	0.57%	1.53%	1.15%	0.37%	0.34%	0.38%
For profit, unincorporated	1.41%	3.42%	3.43%	3.37%	3.62%	2.47%	2.56%	1.33%
Nonprofit	0.79%	3.51%	2.21%	2.16%	1.57%	1.75%	1.37%	0.89%
Unknown	1.71%	20.60%	.	4.87% *	5.66%	1.60%	8.66% *	1.63%
Age of firm								
Less than 5 years	1.29%	3.12%	6.11%	3.23%	5.22%	5.35%	3.22%	3.54%
5-9 years	2.02%	1.76%	4.48%	3.20%	3.51%	4.65%	1.96%	2.72%
10-19 years	1.59%	2.16%	1.91%	3.71%	2.49%	2.91%	1.38%	2.17%
20 or more years	0.59%	1.82%	1.08%	1.40%	1.41%	0.81%	0.74%	0.70%
Unknown	0.63%	.	.	7.44%	4.03%	0.60%	10.70%	0.64%
Multi/single status								
2 or more locations	0.39%	3.31%	6.45%	2.89%	1.33%	0.39%	2.68%	0.41%
1 location only	0.46%	1.15%	0.68%	1.21%	1.75%	3.84%	0.38%	1.08%
Percent full-time employees								
Less than 25%	1.54%	6.31%	7.15%	5.70%	3.74%	2.12%	4.69%	1.80%
25-49 %	1.28%	4.54%	4.38%	5.43%	3.70%	1.44%	2.49%	1.64%
50-74 %	1.08%	3.91%	3.75%	4.14%	1.63%	2.32%	2.12%	1.47%
75% or more	0.34%	0.94%	0.93%	1.31%	1.00%	0.39%	0.45%	0.39%
Union presence								
No union employees	0.35%	0.86%	0.87%	0.82%	0.97%	0.49%	0.37%	0.45%
Has union employees	0.67%	7.36% *	4.14%	5.13%	1.41%	0.97%	3.12%	0.68%
Unknown	1.37%	4.16% *	10.36% *	6.58%	5.00%	1.54%	5.39%	1.56%
Percent low wage employees								
50% or more low wage	1.14%	3.35%	3.37%	2.88%	3.06%	1.94%	1.52%	1.74%
Less than 50% low wage	0.51%	0.97%	0.57%	1.35%	1.23%	0.79%	0.31%	0.67%
Unknown	0.42%	6.88% *	7.14%	3.70%	3.61%	0.34%	4.23%	0.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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